

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN**

**Case No.: 12-28460
Judge: James E. Shapiro
Chapter: Chapter 13**

In Re: Faith N Huffman

NOTICE AND REQUEST TO MODIFY CHAPTER 13 PLAN

Geraci Law, LLC, Attorneys for the Debtor, have filed papers with the court requesting modification of the Chapter 13 Plan in the above case.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to modify the plan as proposed, or if you want the court to consider your views on the request, on or before 21 days from the date of this notice, you or your attorney must:

File with the court a written request for hearing which shall contain a short and plain statement of the factual and legal basis for the objection. File your written request at:

Clerk, U.S. Bankruptcy Court
517 E. Wisconsin Ave., Rm. 126
Milwaukee, WI 53202

If you mail your request or response to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

You must also mail a copy to the parties listed below and on the attached mailing matrix:

Andrew M. Golanowski
Geraci Law, LLC
2505 N. Mayfair Road, Suite 101
Wauwatosa, WI 53226
Phone: (414) 475-0100
Email: wal@geracilaw.com

United States Trustee
Eastern District of Wisconsin
517 East Wisconsin Avenue, Room 430
Milwaukee, WI 53202

Thomas J. King
1012 W. 20th St., Box 3170
Oshkosh, WI 54903

Geraci Law, LLC
Andrew M. Golanowski
2505 N. Mayfair Rd. #101
Wauwatosa, WI 53226

Faith N Huffman
5210 N 64th St
Milwaukee, WI 53218

If you or your attorney do not take these steps, the court may decide that you do not oppose the request and may enter an order modifying the Plan.

REQUEST TO MODIFY CHAPTER 13 PLAN

1. The Proponent of this modification is the Debtor, through her Attorneys, Geraci Law, LLC.
2. This is a request to modify a Chapter 13 Plan (Select A. or B.):
 - A. _____ post-confirmation
 - B. X pre-confirmation (Select i. or ii.):
 - i. _____ Debtor(s)/Debtor(s) attorney certifies that the proposed modification does not materially or adversely affect creditors (Local Bankruptcy Rule 3015(b)); or
 - ii. X Debtor(s)/Debtor(s) attorney certifies that the proposed modification materially adversely affects only the following creditors and a copy of the proposed modification has been served on them (Local Bankruptcy Rule 3015(b)). The creditors are (See Attached List).
3. The Proponent wishes to modify the Chapter 13 Plan to do the following: See Below.
4. The reason for the modification is to provide for all claims.

5. Select A. or B.

A. _____ The Chapter 13 Plan confirmed or last modified on _____
(date) is modified as follows: (State the specific language of the
modification.)

B. X The unconfirmed Chapter 13 Plan is modified as follows:
Debtor shall pay \$310 per month. Allowed general unsecured claims shall
receive a pro rata share of not less than \$7,000. No payment shall be
made to Landmark Credit Union on its claim secured by the Debtor's 2007
Cadillac DTS. It was involved in an accident, and insurance is paying out
to Landmark Credit Union direct as the loss payee. Debtors attorneys fees are \$3,400.
The entire balance is to be paid through the Chapter 13 Plan.

C. All remaining terms and provisions of the Plan are unaffected unless
specifically addressed herein. In the event of a conflict between the
original Plan and the modification set forth above, the latter shall
supersede and control.

**6. BY SIGNING BELOW THE PROPONENT OF THE MODIFICATION
CERTIFIES THAT, AFTER REVIEW OF THE MODIFICATION AND
ALL OTHER TERMS AND PROVISIONS OF THE PLAN, THOSE
REMAINING TERMS AND PROVISIONS OF THE PLAN ARE
CONSISTENT WITH THE PROPOSED MODIFICATIONS.**

WHEREFORE, the Proponent requests that the Court approve the modification to the
Chapter 13 Plan as stated herein.

Respectfully submitted and dated this Wednesday, August 29, 2012.

By: /s/ Andrew M. Golanowski

Andrew M. Golanowski

Attorney for Debtor

Bar #: 1055499

Andrew M. Golanowski
Geraci Law, LLC
2505 N. Mayfair Road, Suite 101
Wauwatosa, WI 53226
Phone: (414) 475-0100
Fax: (312) 332-6354
Email: wal@geracilaw.com

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF WISCONSIN**

Case No.: 12-28460
Judge: James E. Shapiro
Chapter: Chapter 13

In Re: Faith N Huffman

CERTIFICATE OF SERVICE

The undersigned, an Attorney, does hereby certify that a copy of this Certificate of Service and a copy of the attached Notice and Request to Modify Chapter 13 Plan were mailed First Class to the persons mentioned below, at their respective addresses, postage prepaid, by U.S. Mail in Milwaukee, WI on Wednesday, August 29, 2012:

Faith Huffman
5210 N 64th St
Milwaukee, WI 53218

See Attached List

Additionally, the documents referenced above were also served via electronic means on the following individuals on Wednesday, August 29, 2012:

United States Trustee
Eastern District of Wisconsin
517 E. Wisconsin Ave.
Milwaukee, WI 53202

Thomas J. King
1012 W. 20th St., Box 3170

Oshkosh, WI 54903

Dated this Wednesday, August 29, 2012.

By: /s/ Andrew M. Golanowski
Andrew M. Golanowski
Attorney of the Debtor
Bar #: 1055499

Andrew M. Golanowski
Geraci Law, LLC
2505 N. Mayfair Road, Suite 101
Wauwatosa, WI 53226
Phone: (414) 475-0100
Fax: (312) 332-6354
Email: wal@geracilaw.com

MHFS
Attn: Bankruptcy Dept.
10200 W Innovation Dr St
Milwaukee, WI 53226

DEPT OF EDUCATION/NELN
Attn: Bankruptcy Dept.
121 S 13Th St
Lincoln, NE 68508

Wells Fargo Home Mortgage
Attn: Bankruptcy Dept.
8480 Stagecoach Cir
Frederick, MD 21701

Edsouth/Gleisi
Attn: Bankruptcy Dept.
Po Box 7860
Madison, WI 53707

DEPT OF EDUCATION/NELN
Attn: Bankruptcy Dept.
121 S 13Th St
Lincoln, NE 68508

Wells Fargo Bank
Attn: Bankruptcy Dept.
Po Box 31557
Billings, MT 59107

Landmark Credit Union
Attn: Bankruptcy Dept.
Po Box 51138
New Berlin, WI 53151

DEPT OF EDUCATION/NELN
Attn: Bankruptcy Dept.
121 S 13Th St
Lincoln, NE 68508

Equifax
Attn: Bankruptcy Dept.
PO Box 740241
Atlanta, GA 30374

Landmark Credit Union
Attn: Bankruptcy Dept.
Po Box 51138
New Berlin, WI 53151

DEPT OF EDUCATION/NELN
Attn: Bankruptcy Dept.
121 S 13Th St
Lincoln, NE 68508

Experian
Attn: Bankruptcy Dept.
PO Box 2002
Allen, TX 75013

Wisconsin Electric Power
Attn: Bankruptcy Dept.
231 W Michigan St A130
Milwaukee, WI 53203

DEPT OF EDUCATION/NELN
Attn: Bankruptcy Dept.
121 S 13Th St
Lincoln, NE 68508

Transunion
Attn: Bankruptcy Dept.
PO Box 1000
Chester, PA 19022

Wisconsin Electric Power
Attn: Bankruptcy Dept.
231 W Michigan St A130
Milwaukee, WI 53203

DEPT OF EDUCATION/NELN
Attn: Bankruptcy Dept.
121 S 13Th St
Lincoln, NE 68508

Kohls/Capone
Attn: Bankruptcy Dept.
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051

Americollect INC
Attn: Bankruptcy Dept.
1851 S Alverno Rd
Manitowoc, WI 54220

Sallie Mae
Attn: Bankruptcy Dept.
Po Box 9500
Wilkes-Barre, PA 18773

HSBC
Attn: Bankruptcy Dept.
Po Box 5253
Carol Stream, IL 60197

DEPT OF EDUCATION/NELN
Attn: Bankruptcy Dept.
121 S 13Th St
Lincoln, NE 68508

Sallie Mae
Attn: Bankruptcy Dept.
Po Box 9500
Wilkes-Barre, PA 18773

Chase
Attn: Bankruptcy Dept.
Po Box 15298
Wilmington, DE 19850

DEPT OF EDUCATION/NELN
Attn: Bankruptcy Dept.
121 S 13Th St
Lincoln, NE 68508

Sallie Mae
Attn: Bankruptcy Dept.
Po Box 9500
Wilkes-Barre, PA 18773

IRS Priority Debt
Attn: Bankruptcy Dept.
PO Box 7346
Philadelphia, PA 19101

DEPT OF EDUCATION/NELN
Attn: Bankruptcy Dept.
121 S 13Th St
Lincoln, NE 68508

Sallie Mae
Attn: Bankruptcy Dept.
Po Box 9500
Wilkes-Barre, PA 18773

IRS Priority Debt
Attn: Bankruptcy Dept.
PO Box 7346
Philadelphia, PA 19101

DEPT OF EDUCATION/NELN
Attn: Bankruptcy Dept.
121 S 13Th St
Lincoln, NE 68508

Sallie Mae
Attn: Bankruptcy Dept.
Po Box 9500
Wilkes-Barre, PA 18773

IRS Priority Debt
Attn: Bankruptcy Dept.
PO Box 7346
Philadelphia, PA 19101

Milwaukee Violations Bureau
Notice of Bankruptcy
PO Box 346
Milwaukee, WI 53201

IRS Priority Debt
Attn: Bankruptcy Dept.
PO Box 7346
Philadelphia, PA 19101

UW Stout
Board of Regents
712 S. Broadway Street
Menomonie, WI 54751

Eastbrook Academy
Attn: Bankruptcy Dept.
5373 N Greenbay Ave
Milwaukee, WI 53209

Michael Donohoo DDs
Attn: Bankruptcy Dept.
7623 W Burleigh St
Milwaukee, WI 53222

WI Dept of Children & Families
Bankruptcy Dept
201 E Washington Ave, 2nd fl
Madison, WI 53708

Milwaukee County Circuit Cour
2012SC001963
901 N. 9th ST.
Milwaukee, WI 53233

Gray & Associates
Attn: Bankruptcy Department
16345 West Glendale Dr.
New Berlin, WI 53151

Milwaukee County Circuit Cour
2011CV004539
901 N. 9th ST.
Milwaukee, WI 53233

Darnieder and Geraghty
2012SC001963
735 N. Water St., Suite 930
Milwaukee, WI 53202

Kohn Law Firm
Attn: Bankruptcy Department
735 N Water St. Ste 1300
Milwaukee, WI 53202